

PX17

PX17 Attachment AB

Correspondence regarding charge disputes obtained from
office shred bin

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-05-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks
processed on

07-05-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	2	188.62
Reversals		
Total Adjusted Amount*	2	188.62

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718344374	24733347149029010375269		41	94.31
	0317181502885	85541357137980000236877		37	94.31

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/05/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: **07/20/2017** (mm/dd/yyyy)

Issuer: JPMorgan Chase Bank N.A. - Debit
Case Number: 0301718344374
Adjustment Amount: 94.31
Reason: 41 / Cancelled Recurring Transaction

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	05/27/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347149029010375269	POS Entry:	10 / Credential On File
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a signed copy of the contract containing a clause which outlines cardholder liability and the specific terms of the agreement and/or cancellation policy, or proof that the transaction is the result of an installment billing. CH CANCELLED 052317

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
Call Merchant Services at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

The information in this message may be proprietary and/or confidential, and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify First Data immediately by replying to this message and deleting it from your computer.

07/05/17 IDS000 0001235

PX17 Attachment AB-2

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301718344374
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/05/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/20/2017 (mm/dd/yyyy)

Issuer: BANK OF AMERICA, NATIONAL ASSOCIATION
Case Number: 0317181502885
Adjustment Amount: 94.31
Reason: 37 / Fraudulent Transaction - No Cardholder Authorization

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Debit MasterCard Enhanced	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	05/18/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	85541357137980000236877	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

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07/05/17 1DS000 0001235

PX17 Attachment AB-4

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0317181502885
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
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- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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Dispute Resolution Form— Fraud



Transaction Information:

Acquirer's Reference Data or Switch Serial Number: 85541357137980000236877

Merchant Name: BLIZZARD WHITE GL

Transaction or Settlement Date: 05/16/2017

Number of Items: 1

Disputed Amount: 94.31

If multiple transactions are charged back, include the first transaction detail above and supply on separate pages the remaining unauthorized transactions disputed by the cardholder. Include for each transaction the merchant name, Acquirer Reference Data or Switch Serial Number and transaction amount.

By completing this form, the issuer certifies its knowledge of the cardholder's claim that neither he, she, nor anyone authorized by him or her engaged in the transaction(s) provided with this form.

Card Status Information: Check all applicable boxes as required by the Chargeback Guide for this dispute.

- | | | |
|---|---|--|
| The card was closed before the chargeback was processed: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| The transaction was reported to SAFE before processing chargeback: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| The card used was lost, stolen or never received issue (NRI): | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| The card used was counterfeit: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| The account listed on the Account Management Service Stand-In Account File: | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Reason code 4837 CAT 2: Was the card lost, stolen, or NRI at the time of the transaction? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Reason Code 4840: Was one legitimate transaction made at the same merchant location and the cardholder is in possession and control of all cards? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Additional Information if needed:

Dispute Resolution Form— Fraud



"I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and that the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: Sahil Gera

Date: 07/04/17

Issuer complete section below for Reason Code 4871- Chip Liability Shift— Lost/Stolen/Never Received Issue (NRI) Fraud Chargeback only:

Card Issuer Region: _____

Cardholder Verification Method (CVM) Hierarchy List Certification

Number the priority sequence of CVM supported by the card from highest to lowest priority as 1, 2, 3, 4. Number 1 being the highest priority CVM on the card. If a CVM is not supported, leave that CVM option blank. See examples below:

_____ Online PIN Preferring
 _____ Offline PIN
 _____ Signature
 _____ None (No CVM)

Examples: Card's CVM Priority or Hierarchy

Example #1 – Card's CVM priority or hierarchy is Online PIN, Offline PIN, Signature and then No CVM.

CVM hierarchy: 1 Online PIN Preferring 2 Offline PIN 3 Signature 4 None (No CVM)

Example #2 – Card's CVM priority or hierarchy is Online PIN, Signature and then No CVM. The card does not support Offline PIN.

CVM hierarchy: 1 Online PIN Preferring _____ Offline PIN 2 Signature 3 None (No CVM)

Example #3 – Card's CVM priority or hierarchy is Offline PIN, Signature and then No CVM. The card does not support Online PIN.

CVM hierarchy: _____ Online PIN Preferring 1 Offline PIN 2 Signature 3 None (No CVM)

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-07-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks
processed on

07-06-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	2	188.62
Reversals		
Total Adjusted Amount*	2	188.62

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	771666098901	55536077050207973700326		53	94.31
	871866628601	24110397158207973500760		41	94.31

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: SECOND CHARGEBACK

07/06/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/21/2017 (mm/dd/yyyy)

Issuer: BARCLAYS BANK DELAWARE
Case Number: 771666098901
Adjustment Amount: 94.31
Reason: 53 / Cardholder Dispute

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	World MasterCard Card	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):	02/19/2017	Transaction Date (mm/dd/yyyy):	02/19/2017
Invoice Number:	0011128049	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077050207973700326	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a written rebuttal addressing all of the cardholder's concerns and provide copies of all sales drafts, order forms, invoices, or contracts to support your rebuttal.

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Questions?

Call **Merchant Services** at:
1-800-594-9465

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07/07/17 IDS000 0003715

PX17 Attachment AB-9

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 771666098901
Amount: 94.31
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

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- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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Dispute Resolution Form— Cardholder Dispute Chargeback



Transaction Information:

Acquirer's Reference Data or Switch Serial Number: 55536077050207973700326
Merchant Name: BELLA@HOME 866238592 Transaction or Settlement Date: 02/19/2017
Transaction Amount: 94.31 Disputed Amount: \$94.31

Type of Cardholder Dispute (check one):

- ☐ Goods or services were not as described or defective, includes shipped merchandise received damaged or not suitable for its intended purpose or merchant didn't honor the terms and conditions of a contract.
Delivery date of the goods or services: _____
- ☐ Goods or services were not provided
Expected delivery date of the goods or services: _____
- ☐ Digital goods were purchased totaling USD 25.00 or less and did not have adequate purchase controls
- ☐ Credit not processed
Return or cancellation date: _____
- ☐ Counterfeit goods alleged to be authentic were purchased
- ☒ Recurring transaction cancelled prior to billing
Cancellation date: 01/25/2017
- ☐ Recurring agreement was not properly disclosed
- ☐ Addendum dispute
- ☐ "No-Show" hotel charge was billed
- ☐ Purchase transaction did not complete
- ☐ Timeshare agreement or similar service provision was cancelled within MasterCard time frame
- ☐ Credit posted as a purchase

Cardholder Participation:

Did the cardholder participate in the transaction?

☐ Yes ☐ No

Dispute Resolution Form Cardholder Dispute Chargeback



Dispute Details:

Describe the cardholder's complaint in sufficient detail to meet the requirements for the chargeback as described in the *Chargeback Guide* and to enable all parties to understand the dispute:

Invalid Remedy.....cardholder cancelled on 01/25/2017 which is before the transaction date and the merchant continues to charge the cardholder.....the cardholder sent an email to cancel.....no credit has been issued



**Dispute Resolution Form
Cardholder Dispute Chargeback**



MasterCard will determine whether this information contains sufficient detail.

"I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and that the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: Carla Tibbetts

Date: 06/30/2017

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/06/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/21/2017 (mm/dd/yyyy)

Issuer: JPMorgan Chase Bank N.A. - Debit
Case Number: 871866628601
Adjustment Amount: 94.31
Reason: 41 / Cancelled Recurring Transaction

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):	06/07/2017	Transaction Date (mm/dd/yyyy):	06/07/2017
Invoice Number:	0011843245	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110397158207973500760	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

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07/07/17 10:00:00 0003715

PX17 Attachment AB-14

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 871866628601
Amount: 94.31
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

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MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-09-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-08-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

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Summary		
	Item	Amount
Chargebacks	4	279.11
Reversals		
Total Adjusted Amount*	4	279.11

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	871887127701	24110397167207973400119		85	38.71
	871890062201	24110397075207973200262		83	105.22
	871890239901	24110397102207973900215		83	61.51
	871890240001	24110397147207973400213		83	73.67

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/08/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: **07/23/2017** (mm/dd/yyyy)

Issuer: Bank of America Consumer Credit
 Case Number: 871887127701
 Adjustment Amount: 38.71
 Reason: 85 / Credit Not Processed

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Signature Preferred	Transaction Amount:	38.71
Batch Date (mm/dd/yyyy):	06/16/2017	Transaction Date (mm/dd/yyyy):	06/16/2017
Invoice Number:	0000494022	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	24110397167207973400119	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide an explanation of why credit is not due along with one of the following
 1) If cardholder is present at the time of the transaction provide a signed cancellation/return policy 2) If the transaction was mail, phone or ecommerce provide proof cancellation/return policy was accepted by the cardholder.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
 Call Merchant Services at:
1-800-594-9465

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/09/17 IDS000 0005485

PX17 Attachment AB-17

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 871887127701
Amount: 38.71
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe):

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronication of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1551853793**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	BANK OF AMERICA -
Network:	VISA	Tran Date:	06/16/17		CONSUMER CREDIT
Tran ID:	307167624833335	Processing Date:	06/16/17	CH Name:	
ARN:	2-411039-7167-20797340011-9	Tran Amount:	38.71 USD	Acquirer:	BMO HARRIS BANK
Retrieval Ref. #:	716729207973	Jurisdiction:	DOMESTIC-US		NATIONAL ASSOCIA- TION
				Merchant:	BELLA@HOME866238592
				Location:	866-238-5924, CO
Acqr BID:	10000725	Spec Cond:		MCC:	5999
Reimb Attr:	A	MOTO/ECI:	7	Network ID:	VISA
Action: Chargeback					

Dispute Information

Dispute Group	5 - Cancelled/Returned		
Dispute Reason	85 - Credit Not Processed		
Dispute Amount	38.71 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Credit Information

Was a credit voucher, voided transaction receipt or refund acknowledgement given? ☒ No

Elaboration Information

What was Purchased? ☐ Other Services

☐ Providing copy of Credit Transaction Receipt not processed

Did you cancel? ☒ Yes

☐ An original credit was not accepted because either:

Cancellation Information

Cancel Date: 06/16/2017

Spoke with: BELLA@HOME866238592

Was the cardholder given a cancellation policy? ☒ No

Attempt To Resolve

Did the cardholder attempt to resolve with the merchant? ☒ Yes

Date of most recent contact: 06/16/2017

Name of Contact: BELLA@HOME866238592

Contact Method: PHONE

Merchant's Response:

CAN

CELLED

Questionnaire Notes and Documents

Comments

CUSTOMER WAS NEVER MADE AWARE OF ANY RECURRING CHARGES AND CANCELLED. MERCHANT PROMISED TO CONTACT BACK ABOUT CREDIT AND STILL NO RESPONSE

Documents

No documents attached

Chargeback Reference Number

186555

Cardholder Contact Information

Name

Cardholder did not release contact information.

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/08/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 871890062201
Adjustment Amount: 105.22

Faxed to:

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	03/16/2017	Reference Number:	24110397075207973200262
Transaction Amount:	105.22	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	785.25	Batch Date (mm/dd/yyyy):	03/16/2017
Usage Code:		Custom Data:	
Card Product Type:	Business Tier 1	Transaction Method:	Recurring Payment
Invoice Number:	0011253313	POS Entry:	
AVS Code:	N	CVV2/CVC2/CID:	
UCAF/CAVV:		MCC:	5999
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by Capital One because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call Merchant Services at:
1-800-594-9465

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/08/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

Jurisdiction: Visa International
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 871890239901
Adjustment Amount: 61.51

Faxed to:

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	04/12/2017	Reference Number:	24110397102207973900215
Transaction Amount:	59.41	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	283.89	Batch Date (mm/dd/yyyy):	04/12/2017
Usage Code:		Custom Data:	
Card Product Type:	Visa Classic	Transaction Method:	Recurring Payment
Invoice Number:	0011563529	POS Entry:	
AVS Code:	M	CVV2/CVC2/CID:	
UCAFI/CAVV:		MCC:	5999
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by TD Canada Trust- Account Recovery & Fraud Mgmt because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call **Merchant Services** at:
1-800-594-9465

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MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/08/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

Jurisdiction: Visa International
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 871890240001
Adjustment Amount: 73.67

Faxed to:

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	05/27/2017	Reference Number:	24110397147207973400213
Transaction Amount:	70.32	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	1781.55	Batch Date (mm/dd/yyyy):	05/27/2017
Usage Code:		Custom Data:	
Card Product Type:	Visa Classic	Transaction Method:	Recurring Payment
Invoice Number:	0011781669	POS Entry:	
AVS Code:	M	CVV2/CVC2/CID:	
UCAFI/CAVV:		MCC:	5999
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by TD Canada Trust- Account Recovery & Fraud Mgmt because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call **Merchant Services** at:
1-800-594-9465

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MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-11-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-10-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks		
Reversals		
Total Adjusted Amount*	0	0.00

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Non-Financial Activity					
Reversal Rejection Letters					
	771726847701	55536077164207973100249		41	9.91

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/10/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

REVERSAL REJECTION

We received your request for a reversal of an adjustment made to your account. The information provided was not sufficient to represent the transaction back to the issuer for payment.

Issuer: CAPITAL ONE, NATIONAL ASSOCIATION
Case Number: 771726847701
Work Type: FIRST CHARGEBACK REVERSAL
Reason Code: 41 / Cancelled Recurring and Digital Goods Transactions

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	MC Credit (mixed bins)	Transaction Amount:	103.04
Batch Date (mm/dd/yyyy):	06/13/2017	Transaction Date(mm/dd/yyyy):	06/13/2017
Invoice Number:	0011742125	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077164207973100249	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

COMMENTS: We acknowledge the partial credit; however you must show the CH cancelled on a different date, signed a contract, that this is an installment, or they had to click to accept. Terms must be visible with the click to accept not separate. To remedy this CB.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
1-800-594-9465

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07/11/17 IDS000 0000670

PX17 Attachment AB-25

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/09/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 617190003001
Adjustment Amount: 94.31

Faxed to:

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	04/21/2017	Reference Number:	24733347113029010197293
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Business Tier 1	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Y	CVV2/CVC2/CID:	P
UCAFI/CAVV:		MCC:	5968
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by Capital One because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call Merchant Services at:
800-672-5008

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-09-2017
 (MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
 STE 200
 871 CORONADO CENTER DR
 HENDERSON, NV 89052-3977



The following is a summary of the chargebacks
 processed on

07-09-2017
 (MM/DD/YYYY)

If you wish to contest any of these transactions,
 please respond using the corresponding
 Chargeback Response form by designated Due
 Date. Please do not return this summary form
 with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
-----------------	-------------	------------------	-----------------------------	----------------	--------

Financial Activity

Chargebacks

[REDACTED]	617190003001	24733347113029010197293	[REDACTED]	83	94.31
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MERCHANT SERVICES
PO BOX 6602
HAGERSTOWN MD 21741-6602

REQUEST FOR TRANSACTION DOCUMENTATION

FAX YOUR RESPONSE TO:

402-933-1673

July 3, 2017

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON, NV 89052-3977

**Your responses must be received by
the due date. Failure to respond by the stated date may
result in a debit to your account.**

PLEASE NOTE: Since we are requesting information on more than three (3) transactions, the format of the request has changed.

Several of the customer's banks have requested copies of transaction documents.

NEW REQUESTS

Due Date	Case Number	Merchant Number	Credit Card Number	Transaction Amount	Tran Date	MCC	Ticket/XRef No.	Reference Number
07/23/17	216880120R			94.31	03/28/17	5968	00023689	7088980000236890
Request Reason 03 03-Cardholder Requests Due to Custom Data SYS: 1073 PRIN: 0200				Card Product Type Discover Invoice	Transaction Method Card Present Alternate 0.00			
07/23/17	216880468R			105.22	04/27/17	5968	00023689	7118980000236890
Request Reason 03 03-Cardholder Requests Due to Custom Data SYS: 1073 PRIN: 0200				Card Product Type Discover Invoice	Transaction Method Card Present Alternate 0.00			
07/23/17	216879635R			105.22	05/27/17	5968	00023689	7149980000236890
Request Reason 03 03-Cardholder Requests Due to Custom Data SYS: 1073 PRIN: 0200				Card Product Type Discover Invoice	Transaction Method Card Present Alternate 0.00			
07/23/17	216879734R			105.22	06/26/17	5968	00023689	7178980000236890
Request Reason 03 03-Cardholder Requests Due to Custom Data SYS: 1073 PRIN: 0200				Card Product Type Discover Invoice	Transaction Method Card Present Alternate 0.00			

Questions? Call MERCHANT SERVICES at: 800-672-5008
070317/DM7R /ND/4

PAGE 1 of 2

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-07-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-06-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	3	227.33
Reversals		
Total Adjusted Amount*	3	227.33

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718645425	24733347180029010171148		83	38.71
	0317185503169	85541357174980000236897		60	94.31
	617187027101	66204507124980000236890		45	94.31

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/06/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/21/2017 (mm/dd/yyyy)

Issuer: Bank of America N.A.
 Case Number: 0301718645425
 Adjustment Amount: 38.71
 Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	38.71
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	06/28/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	24733347180029010171148	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: Our records indicate Verified by Visa was not utilized to authenticate this transaction or a full authentication response was not received. If merchandise was shipped please provide order information containing matching bill to and ship to addresses, proof of delivery and a positive AVS response or any documentation that supports the customer participated in the transaction.

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Questions?
 Call Merchant Services at:
800-672-5008

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07/07/17 1DS000 0001683

PX17 Attachment AB-30

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301718645425
Amount: 38.71
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1550919584**Transaction Information**

Card/Acct #:	██████████	Tran Type:	Sale	Issuer:	BANK OF AMERICA,
Network:	VISA	Tran Date:	06/28/17		NATIONAL ASSOCIA-
Tran ID:	287179509952736	Processing Date:	06/29/17		TION
ARN:	2-473334-7180-02901017114-8	Tran Amount:	38.71 USD	CH Name:	
Retrieval Ref. #:	718028029010	Jurisdiction:	DOMESTIC-US	Acquirer:	MISSION VALLEY
					BANK
				Merchant:	BLIZZARD WHITE
					GLOBAL
				Location:	888-849-8114, NV

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud
Dispute Reason	83 - Fraud - Card Absent Environment
Dispute Amount	38.71 USD Cardholder <input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 07/01/17 mmddyy

Date of listing on Exception File or date token was deactivated: 07/03/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Other Fraud Type 6- Fraudulent use of account number

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number

07/07/17 IDS000 0001683

PX17 Attachment AB-32

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

07/06/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 07/21/2017 (mm/dd/yyyy)

Issuer: WOODFOREST NATIONAL BANK
 Case Number: 0317185503169
 Adjustment Amount: 94.31
 Reason: 60 / Credit Not Processed

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Debit MasterCard Enhanced	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	06/24/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	85541357174980000236897	POS Entry:	
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide an explanation of why credit is not due and proof that your cancellation/return policy was accepted by the cardholder from your website.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

The information in this message may be proprietary and/or confidential, and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify First Data immediately by replying to this message and deleting it from your computer.

07/07/17 IDS000 0001683

PX17 Attachment AB-33

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0317185503169
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

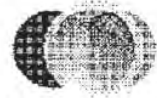
- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe):

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronication of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

**Expedited Billing Dispute Resolution Process
Form****MasterCard**
Worldwide**Reason Code 4841—Cancelled Recurring Transaction****Cardholder Information:**Truncated Account Number: 9492 ICA Number: 4082Cardholder Name (Optional): [REDACTED]**Transaction Information:**Acquirer's Reference Data: 85541357174980000236897Transaction Date: 06/22/17 Transaction Amount: 94.31 Disputed Amount: 94.31**Merchant Information:**Name: BLIZZARD WHITE GLOBAL HENDERSON NVUS

Dispute Information—For specific requirements for each reason code, please refer to the *Chargeback Guide*. Supporting documentation, regardless of cycle, must provide sufficient detail to enable all parties to understand the nature of the dispute or rebuttal. MasterCard will determine whether the specific documentation presented in a chargeback cycle contains sufficient detail.

Reason Code 4841—Cancelled Recurring Transaction

Note When batching is allowed, the ARD for each transaction included in the batch must be provided as supporting documentation.

If the cardholder cancelled the recurring transaction, provide details about the cancellation and date of cancellation.

Customer cancelled by phone on 6/16/17.

Did the cardholder state that the recurring transaction terms and conditions were not clear and separate and distinct from the general terms and conditions of the sale? ☐ Yes ☒ No

"I certify that the facts were obtained from my discussion with the cardholder or _____ (who is the company representative or government agency representative on behalf of the corporate card or government cardholder) and that the facts are accurate to the best of my knowledge."

Brittany Duvall 06/22/17
Customer Service/Chargeback Representative Date

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

07/06/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 07/21/2017 (mm/dd/yyyy)

Issuer: Discover
 Case Number: 617187027101
 Adjustment Amount: 94.31
 Reason: 4553 / RM - Cardholder Disputes Quality of Goods or Services

Original Transaction		Detail Information	
Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Discover	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	05/03/2017
Invoice Number:		Alternate Amount:	94.31
Merchant Xref:	71249800	Transaction Method:	Recurring Payment
Reference Number:	66204507124980000236890	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a detailed rebuttal addressing all of the cardholders concerns including an explanation of any attempts you made to resolve the issue directly with the cardholder.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
 Call Merchant Services at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/07/17 IDS000 0001683

PX17 Attachment AB-36

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 617187027101
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Merchant Name:	BLIZZARD WHITE GLOBAL	AVS:
	888-849-8114 NV	CID Response:
Merchant Number:	[REDACTED]	Authorization Source:
Case Number:	N12969737992890000RM	Stand in Limit:
Transaction Date (mm/dd/yyyy):	05/03/2017	
Dollar Amount:	94.31	

The following information is being provided so that it may assist you in providing the issuing bank with your response as required by Discover regulations.

Issuer Comments :

Your previous response did not address the cardmember's concern. Please accept this as notice of immediate chargeback.

Association Comments:

The Cardholder is disputing the quality of goods or services. Provide additional documentation to indicate that the transaction is valid in a Representment Request. Refer to the Dispute Rules Manual for the Representment Process.

Additional Information:

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-06-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-04-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	2	186.44
Reversals		
Total Adjusted Amount*	2	186.44

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	771796325601	55536077172207973900119		41	94.31
	871846213601	24110397139207973600333		41	92.13

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/05/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 07/20/2017 (mm/dd/yyyy)

Issuer: SYNCHRONY BANK
 Case Number: 771796325601
 Adjustment Amount: 94.31
 Reason: 41 / Cancelled Recurring and Digital Goods Transactions

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Platinum MasterCard	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):	06/21/2017	Transaction Date (mm/dd/yyyy):	06/21/2017
Invoice Number:	0011823353	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077172207973900119	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a signed copy of the contract containing a clause which outlines a cardholder liability and the specific terms of the agreement and/or cancellation policy, proof of digital goods purchase controls and/or proof that the transaction is the result of an installment billing.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
1-800-594-9465

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/06/17 IDS000 0004306

PX17 Attachment AB-40

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 771796325601
Amount: 94.31
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
 OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

**Expedited Billing Dispute Resolution Process
Form****MasterCard**
Worldwide**Reason Code 4841—Cancelled Recurring Transaction****Cardholder Information:**

Truncated Account Number: [REDACTED] ICA Number: 10431

Cardholder Name (Optional): KAAREN WILLIAMS

Transaction Information:

Acquirer's Reference Data: 55536077172207973900119

Transaction Date: 06/21/2017 Transaction Amount: \$94.31 Disputed Amount: \$94.31

Merchant Information:

Name: BELLA@HOME866238592

Dispute Information—For specific requirements for each reason code, please refer to the Chargeback Guide. Supporting documentation, regardless of cycle, must provide sufficient detail to enable all parties to understand the nature of the dispute or rebuttal. MasterCard will determine whether the specific documentation presented in a chargeback cycle contains sufficient detail.

Reason Code 4841—Cancelled Recurring Transaction

Note When batching is allowed, the ARD for each transaction included in the batch must be provided as supporting documentation.

If the cardholder cancelled the recurring transaction, provide details about the cancellation and date of cancellation.

Customer ordered one thing in the beginning of may and then they kept charging her for things she hasnt received and didnt ask for.,
cancel the transaction 05/01/2017

Did the cardholder state that the recurring transaction terms and conditions were not clear and separate and distinct from the general terms and conditions of the sale? ☐ Yes ☒ No

"I certify that the facts were obtained from my discussion with the cardholder or _____,
(who is the company representative or government agency representative on behalf of the corporate card or
government cardholder) and that the facts are accurate to the best of my knowledge."

Michael Himmelberg
Customer Service/Chargeback Representative

07/04/2017
Date

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/04/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/19/2017 (mm/dd/yyyy)

Issuer: Bank of America Consumer Credit
Case Number: 871846213601
Adjustment Amount: 92.13
Reason: 41 / Cancelled Recurring Transaction

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Signature Preferred	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	05/19/2017	Transaction Date (mm/dd/yyyy):	05/19/2017
Invoice Number:	0011741617	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110397139207973600333	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a signed copy of the contract containing a clause which outlines cardholder liability and the specific terms of the agreement and/or cancellation policy, or proof that the transaction is the result of an installment billing.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
Call Merchant Services at:
1-800-594-9465

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07/06/17 IDS000 0004306

PX17 Attachment AB-43

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 871846213601
Amount: 92.13
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-04-2017
(MM/DD/YYYY)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS, IN 46240-3760



The following is a summary of the chargebacks processed on

07-04-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	92.13
Reversals		
Total Adjusted Amount*	1	92.13

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	617157076001	24733347093980000277798		85	92.13

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/04/2017 (mm/dd/yyyy)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS IN 46240-3760
US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Credit Not Processed
Case Number: 617157076001
Adjustment Amount: 92.13

Faxed to:

Original Transaction		Detail Information	
Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Transaction Date (mm/dd/yyyy):	04/02/2017	Reference Number:	24733347093980000277798
Transaction Amount:	92.13	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Visa Traditional	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Z	CVV2/CVC2/CID:	P
UCAF/CAVV:		MCC:	5968
Reason Code:	85 / Credit Not Processed		

Case Summary

A dispute has been initiated by Mountain America Credit Union because the cardholder claims that credit was not processed.

Comments: This disputed transaction cannot be remedied since you failed to respond to the request for additional information. Please contact the cardholder directly to resolve this dispute.

Questions?
Call Merchant Services at:
800-672-5008

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-03-2017
(MM/DD/YYYY)

SPARK WHITENING SOLUTIONS
100 FILLMORE ST FL 5
DENVER, CO 80206-4916



The following is a summary of the chargebacks processed on

07-03-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718344298	24733347094980000234772		83	94.31

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/03/2017 (mm/dd/yyyy)

SPARK WHITENING SOLUTIONS
100 FILLMORE ST FL 5
DENVER CO 80206-4916
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/18/2017 (mm/dd/yyyy)

Issuer: JHA Payment Processing Solutions
Case Number: 0301718344298
Adjustment Amount: 94.31
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Traditional	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	04/03/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347094980000234772	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 0301718344298
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?

(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1550839348**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	EAGLE LOUISIANA
Network:	VISA	Tran Date:	04/03/17		FEDERAL CREDIT
Tran ID:	287093310885060	Processing Date:	04/05/17		UNION
ARN:	2-473334-7094-98000023477-2	Tran Amount:	94.31 USD	CH Name:	
Retrieval Ref. #:	709422980000	Jurisdiction:	DOMESTIC-US	Acquirer:	MISSION VALLEY BANK
				Merchant:	SPARK WHITENING SOLUTIONS
				Location:	877-498-3391, CO
Acqr BID:	00000000	Spec Cond:		MCC:	5968
Reimb Attr:	A	MOTO/ECI:	2	Network ID:	VISA
Action: Chargeback					

Dispute Information

Dispute Group	2 - Fraud		
Dispute Reason	83 - Fraud - Card Absent Environment		
Dispute Amount	94.31 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 06/30/17 mmddyy

Date of listing on Exception File or date token was deactivated: 06/30/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Counterfeit

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents**Comments****Documents**

No documents attached

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type:

FIRST CHARGEBACK

07/08/2017 (mm/dd/yyyy)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS IN 46240-3760
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/23/2017 (mm/dd/yyyy)

Issuer: Citibank (USA), N.A.
Case Number: 0301718845036
Adjustment Amount: 3.87
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Traditional Rewards	Transaction Amount:	3.87
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	03/09/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347069980000277798	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
800-672-5008

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MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 0301718845036
Amount: 3.87
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?

(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

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OR, MAIL TO: The address at the top of this page.

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Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1551765231**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Bill Payment	Issuer:	CITIBANK, NATIONAL
Network:	VISA	Tran Date:	03/09/17		ASSOCIATION - CON-
Tran ID:	287068336251882	Processing Date:	03/11/17		SUMER
ARN:	2-473334-7069-98000027779-8	Tran Amount:	3.87 USD	CH Name:	DENNIS SPAULDING
Retrieval Ref. #:	706928980000	Jurisdiction:	DOMESTIC-US	Acquirer:	MISSION VALLEY BANK
				Merchant:	FIRST CLASS WHITEN- ING FOR
				Location:	800-270-3043, IN

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud		
Dispute Reason	83 - Fraud - Card Absent Environment		
Dispute Amount	3.87 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 07/05/17 mmdyy

Date of listing on Exception File or date token was deactivated: 07/05/17 mmdyy

What was the fraud type based on Issuer investigation? ☒ Other no status

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number
765231

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-04-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-04-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	2	188.62
Reversals		
Total Adjusted Amount*	2	188.62

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0317182502632	85541357123980000236873		37	94.31
	617157075001	24733347110980000236843		85	94.31

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: SECOND CHARGEBACK

07/04/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

A financial adjustment has been made to your account as a result of a dispute. This transaction is not eligible for representment.

Issuer: PSCU INCORPORATED
Case Number: 0317182502632
Adjustment Amount: 94.31
Reason: 37 / Fraudulent Transaction - No Cardholder Authorization

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Debit MasterCard Enhanced	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	05/04/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	85541357123980000236873	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback.

Comment: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

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07/04/17 IDS000 0000871

PX17 Attachment AB-56